



**VAJIRAM & RAVI**  
Institute for IAS Examination

# **SMART**

## **CURRENT AFFAIRS**

### **For Prelims & Mains 2027**

**Theme: Employment**

**GS-2,3**

**Topic: Digital India Programme (DIP),  
UPI, MSME Development (Amendment)  
Bill 2026**

**by Dr. Jayant Parikshit**



## GENERAL STUDIES-1:

### *Indian Heritage and Culture, History and Geography of the World and Society*

- **Culture:**
  - Major aspects of the various Indian art forms, Architecture & literature of India, from ancient to modern India
- **Indian History**
  - Significant issues, events & personalities from the mid 18<sup>th</sup> century to the present
  - The Freedom Struggle — its various stages and important contributors/contributions from different parts of the country.
  - Post-independence consolidation and reorganization within the country
- **World History**
  - World events from the 18th century onwards and their effects on society & the world at large. (Industrial Revolution, World Wars, delineation of national boundaries, colonization, decolonization, effects of political philosophies like communism, capitalism, etc.)
- **Society**
  - Society of India, its diversity and important aspects
  - Role of women and women's organization
  - Social empowerment, communalism, regionalism & secularism
  - Population and issues related to it
  - Poverty, and development-related issues, urbanization, problems due to it and solutions, etc.
  - Globalization and its effects on Indian society
- **Geography**
  - Salient features of world's physical geography
  - Distribution of key natural resources across the world (including South Asia and the Indian sub-continent)
  - Factors responsible for the location of primary, secondary, and tertiary sector industries in various parts of the world (including India)
  - Important Geophysical phenomena such as earthquakes, Tsunami, Volcanic activity, cyclone etc., geographical features and their location-changes in critical geographical features (including water-bodies and ice-caps) and in flora and fauna and the effects of such changes

## GENERAL STUDIES-2:

### *Governance, Constitution, Polity, Social Justice and International relations*

- **Polity and Indian Constitution**
  - Historical underpinnings, evolution, features, amendments, significant provisions and basic structure
  - Functions and responsibilities of the Union and the States, issues and challenges pertaining to the federal structure, devolution of powers and finances up to local levels and challenges therein.
  - Separation of powers between various organs, dispute redressal mechanisms and institutions.
  - Comparison of the Indian constitutional scheme with that of other countries.
  - Parliament and State legislatures—structure, functioning, conduct of business, powers & privileges and issues arising out of these.

- Structure, organization and functioning of the Executive and the Judiciary—Ministries and Departments of the Government; pressure groups and formal/informal associations and their role in the Polity.
- Salient features of the Representation of People's Act.
- Appointment to various Constitutional posts, powers, functions and responsibilities of various Constitutional Bodies.
- Statutory, regulatory and various quasi-judicial bodies.
- The development sector and its processes – the role of SHGs, NGOs, and other associations and groups, institutions, and other stakeholders.
- **Social Justice**
  - Welfare schemes issued by the Centre and states for vulnerable sections, the performance of these schemes; laws, mechanisms, bodies and institutions set up for the protection, and development of the vulnerable sections.
  - Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources
  - Issues relating to poverty and hunger
- **Governance**
  - Governmental policies & interventions aimed at developing various sectors and issues arising out of their design & implementation
  - Key aspects of governance, e-governance- applications, successes, potential, accountability and transparency, models, limitations; citizen charters, and other measures.
  - The role of Civil Services in a democracy.
- **International Relations**
  - India and its neighbourhood- relations.
  - Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.
  - Effect of policies and politics of developed and developing countries on India's interests, Indian diaspora.
  - Important International institutions, agencies and fora - their structure, mandate.

### **GENERAL STUDIES-3:**

#### ***Technology, Economic Development, Bio diversity, Environment, Security and Disaster Management***

- **Economy**
  - The economy of Indian and planning-related issues.
  - Government budgeting
  - Inclusive growth and issues/challenges associated with it.
  - Liberalization and its effects on the economy (post-1991).
  - Infrastructure – Ports, Airports, Roads, Energy, Railways, etc.
  - Investment models like PPP, etc.
- **Agriculture**
  - Predominant cropping patterns in various parts of the nation, various types of irrigation techniques and systems, storage, marketing, transportation of agricultural produce, and challenges/issues related to it
  - Use of e-technology in the agricultural sector
  - Rearing of animals and the economics related to it

- Industries related to food processing and its kind in India – significance and scope, upstream-downstream requirements, location, supply chain management.
- Problems related to indirect and direct farm subsidies and minimum support prices
- Objectives of Public Distribution System, functioning and its limitations, revamping; food security and buffer stock issues; technological missions
- Land reforms in India
- **Science & Technology**
  - Recent technological developments and their effects
  - Indians and their achievements in science & technology
  - Indigenous technological innovation and the development of new tech
  - General Awareness of Space, IT, Robotics, Computers, biotechnology, and nanotechnology
  - Problems related to intellectual property rights
- **Environment**
  - Conservation
  - Pollution of the environment and its degradation
  - EIA (Environmental Impact Assessment)
- **Disaster Management (Act, laws, etc.)**
- **Security**
  - Challenges to internal security (non-state actors and external state)
  - How extremism develops and spreads.
  - Internal security challenges pertaining to the communication networks.
  - Fundamentals of cyber security; money laundering and how to prevent it.
  - Challenges to security and managing security in border areas; the connection between organized crime and terrorism.
  - The names of the various security agencies and forces and their mandates

#### **GENERAL STUDIES-4:**

##### ***Ethics, Integrity and Aptitude***

- **Human Interface & Ethics**
  - The essence of ethics, the determinants & consequences in human interaction.
  - Dimensions of Ethics
  - Ethics in public and private relationships
  - Human values: lessons from the lives and teachings of great leaders, reformers and administrators
  - The role of one's family, society, and educational institutes in developing ethical and moral values in him/her
- **Attitude**
  - The content of attitude
  - The influence of attitude in behaviour and thought
  - The relation of attitude to behaviour and thought
  - Political and Moral attitudes
  - Social influence and persuasion
- **Aptitude**
  - The foundational values and aptitude of civil services
  - Integrity
  - Non-partisanship and impartiality
  - Objectivity

- Dedication to serving the public
- Compassion towards society's weaker sections
- **Emotional Intelligence**
  - The concept of emotional intelligence
  - The application and utility of emotional intelligence in administration and governance.
- **Contributions of Philosophers and Thinkers**
  - From the world and India
- **Public/Civil service values and Ethics in Public administration:**
  - Status and problems
  - Ethical concerns and dilemmas in government and private institutions
  - Laws, rules, regulations and conscience as sources of ethical guidance
  - Accountability and ethical governance
  - Strengthening of ethical and moral values in governance
  - Ethical issues in international relations and funding
  - Corporate governance
- **Probity in Governance**
  - Concept of public service
  - Governance & probity and its philosophical basis
  - Transparency & information sharing in government
  - Right to Information
  - Codes of ethics
  - Codes of conduct
  - Citizen's charters
  - Work culture
  - Quality of service delivery
  - Utilization of public funds
  - Challenges of corruption

## SUSTAINABLE DEVELOPMENT GOALS (SDGS)

The 17 SDGs form the core of the 2030 Agenda for Sustainable Development, adopted by all UN Member States in September 2015 (effective from January 2016).



| NO. | GOAL TITLE                                     | KEY GLOBAL POINTERS (REPHRASED)                                                                                                                                                                                                                                                                                                                                          |
|-----|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | <b>No Poverty</b>                              | <ul style="list-style-type: none"> <li>• Eliminate extreme poverty • Halve multidimensional poverty • Expand social protection for the poor and vulnerable • Secure equal rights to economic resources, land, property &amp; microfinance</li> </ul>                                                                                                                     |
| 2   | <b>Zero Hunger</b>                             | <ul style="list-style-type: none"> <li>• End hunger and ensure year-round access to safe, nutritious food • Eliminate all forms of malnutrition (stunting, wasting, anaemia) • Double productivity &amp; incomes of small-scale farmers • Promote sustainable &amp; resilient agriculture • Conserve genetic diversity of seeds and livestock</li> </ul>                 |
| 3   | <b>Good Health and Well-being</b>              | <ul style="list-style-type: none"> <li>• Reduce maternal mortality ratio below 70 per 100,000 live births • End preventable newborn and child deaths • End epidemics of AIDS, TB, malaria &amp; other communicable diseases • Achieve Universal Health Coverage with financial protection • Reduce deaths from NCDs and road accidents</li> </ul>                        |
| 4   | <b>Quality Education</b>                       | <ul style="list-style-type: none"> <li>• Ensure free, equitable &amp; quality primary and secondary education • Provide equal access to technical, vocational &amp; higher education • Equip youth with skills for employment &amp; entrepreneurship • Eliminate gender disparity in education • Create safe, inclusive &amp; effective learning environments</li> </ul> |
| 5   | <b>Gender Equality</b>                         | <ul style="list-style-type: none"> <li>• End all discrimination against women and girls • Eliminate violence, trafficking &amp; exploitation • End harmful practices like child marriage • Recognise and support unpaid care work • Ensure women's equal participation in leadership &amp; decision-making</li> </ul>                                                    |
| 6   | <b>Clean Water and Sanitation</b>              | <ul style="list-style-type: none"> <li>• Achieve universal access to safe &amp; affordable drinking water • Provide adequate sanitation &amp; hygiene; end open defecation • Improve water quality by reducing pollution • Increase water-use efficiency across sectors • Protect and restore water-related ecosystems</li> </ul>                                        |
| 7   | <b>Affordable and Clean Energy</b>             | <ul style="list-style-type: none"> <li>• Ensure universal access to affordable, reliable &amp; modern energy • Substantially increase share of renewable energy • Double global rate of improvement in energy efficiency • Enhance international cooperation on clean energy technology</li> </ul>                                                                       |
| 8   | <b>Decent Work and Economic Growth</b>         | <ul style="list-style-type: none"> <li>• Sustain per capita economic growth with focus on LDCs • Achieve higher productivity through diversification &amp; innovation • Promote decent job creation and entrepreneurship • Improve resource efficiency and decouple growth from environmental harm</li> </ul>                                                            |
| 9   | <b>Industry, Innovation and Infrastructure</b> | <ul style="list-style-type: none"> <li>• Develop quality, reliable, sustainable &amp; resilient infrastructure • Promote inclusive &amp; sustainable industrialisation • Increase access of small industries to finance &amp; markets • Upgrade industries with clean technologies • Enhance scientific research &amp; technological capabilities</li> </ul>             |
| 10  | <b>Reduced Inequalities</b>                    | <ul style="list-style-type: none"> <li>• Achieve faster income growth for the bottom 40% population • Promote social, economic &amp; political inclusion of all groups • Ensure equal opportunity and reduce outcome inequalities • Adopt progressive fiscal, wage &amp; social protection policies</li> </ul>                                                           |
| 11  | <b>Sustainable Cities and Communities</b>      | <ul style="list-style-type: none"> <li>• Ensure access to adequate, safe &amp; affordable housing and basic services • Provide safe, affordable &amp; sustainable transport systems • Promote inclusive &amp; sustainable urbanisation • Protect cultural and natural heritage • Reduce disaster-related deaths and economic losses</li> </ul>                           |
| 12  | <b>Responsible Consumption and Production</b>  | <ul style="list-style-type: none"> <li>• Implement sustainable consumption &amp; production patterns • Achieve efficient use of natural resources • Halve per capita food waste and reduce supply chain losses • Ensure sound management of chemicals and wastes • Promote recycling, reuse and circular economy</li> </ul>                                              |
| 13  | <b>Climate Action</b>                          | <ul style="list-style-type: none"> <li>• Strengthen resilience and adaptive capacity to climate hazards • Integrate climate measures into national policies and planning • Improve education, awareness and early warning systems • Mobilise climate finance from developed countries</li> </ul>                                                                         |

|    |                                               |                                                                                                                                                                                                                                                                                                                                                                                                  |
|----|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 14 | <b>Life Below Water</b>                       | <ul style="list-style-type: none"><li>• Prevent and reduce marine pollution from land-based sources</li><li>• Sustainably manage and protect marine &amp; coastal ecosystems</li><li>• Address ocean acidification</li><li>• End overfishing and illegal fishing</li><li>• Conserve at least 10% of coastal and marine areas</li></ul>                                                           |
| 15 | <b>Life on Land</b>                           | <ul style="list-style-type: none"><li>• Conserve, restore and sustainably use terrestrial ecosystems</li><li>• Promote sustainable forest management &amp; halt deforestation</li><li>• Combat desertification and restore degraded land</li><li>• Conserve mountain ecosystems and biodiversity</li><li>• Halt biodiversity loss and protect threatened species</li></ul>                       |
| 16 | <b>Peace, Justice and Strong Institutions</b> | <ul style="list-style-type: none"><li>• Significantly reduce all forms of violence and related deaths</li><li>• End abuse, exploitation and violence against children</li><li>• Promote rule of law and equal access to justice</li><li>• Develop effective, accountable and transparent institutions</li><li>• Ensure inclusive and participatory decision-making</li></ul>                     |
| 17 | <b>Partnerships for the Goals</b>             | <ul style="list-style-type: none"><li>• Strengthen domestic resource mobilisation and tax capacity</li><li>• Fulfil ODA commitments by developed countries</li><li>• Mobilise additional financial resources for developing nations</li><li>• Enhance international cooperation on science, technology &amp; innovation</li><li>• Strengthen global and multi-stakeholder partnerships</li></ul> |



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## From Queues to QR Codes: India's Payment Revolution

Faster, simpler and more inclusive transactions for every Indian

Posted On: 11 APR 2026 9:05AM

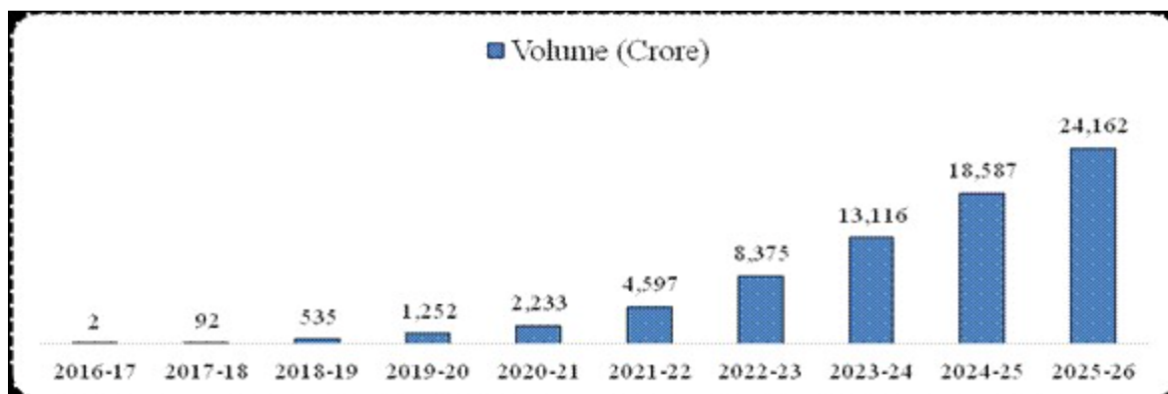


Fig 1: UPI Annual Transaction Volume in Crore|

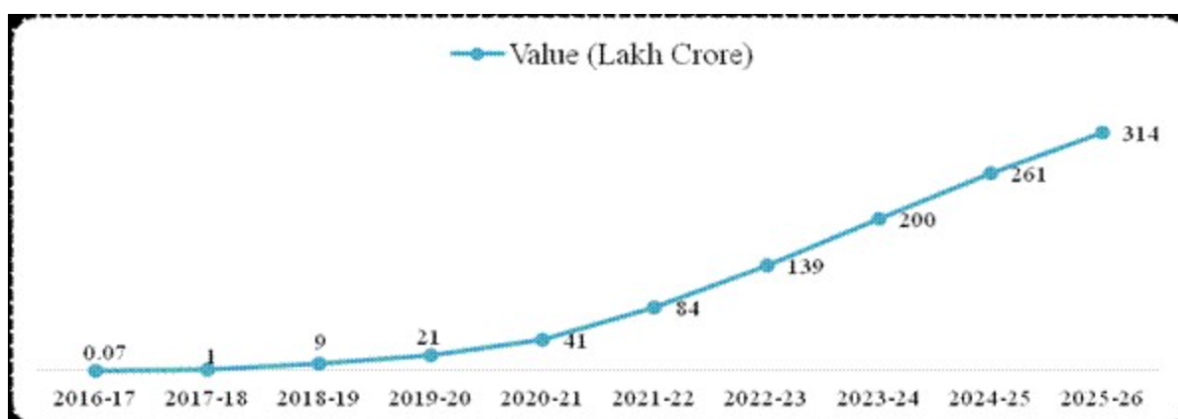


Fig 2: UPI Annual Transaction Value in ₹ Lakh Crore

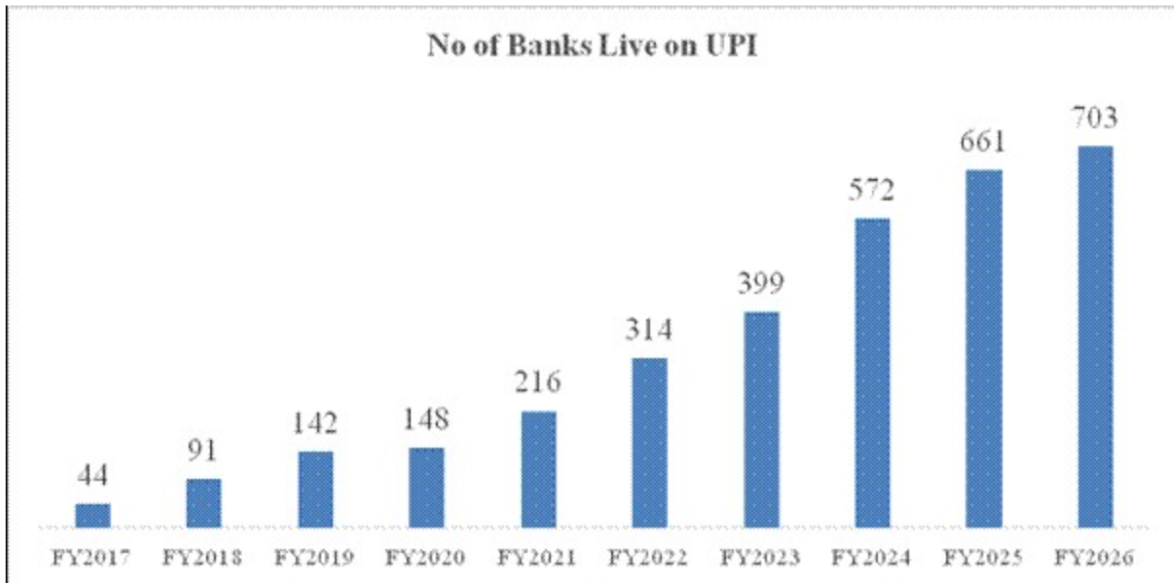


Fig 4: Number of Banks Live on UPI (FY2017–2026)

## India built the world's biggest digital payments miracle. Now comes the bill

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India correspondent



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## Even as government considers MDR charge on UPI, data shows cash usage quickening in economy

An analysis by *The Hindu* shows that the growth in the value of UPI transactions has been consistently slowing since 2021-22, although the current rate of growth is still higher than that of cash with the public

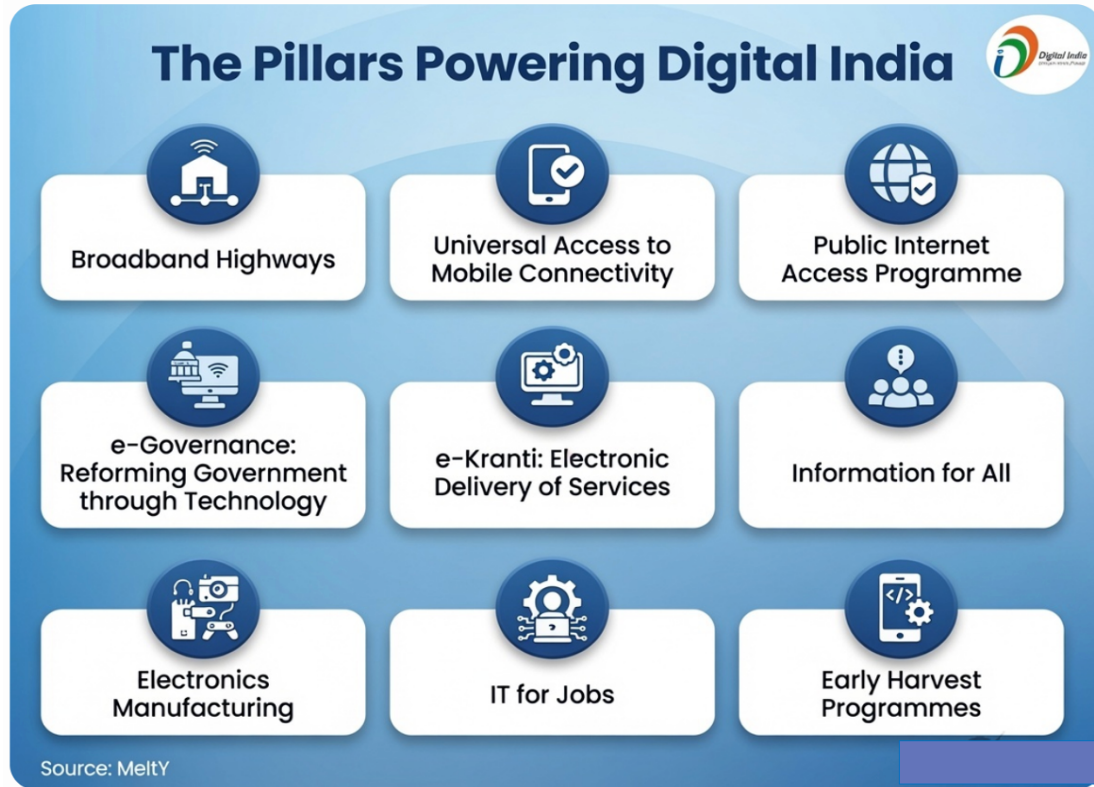
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These 9 pillars provide the strategic framework for Digital India, laying the foundation for a connected and future-ready nation.

#### BHARATNET

\*CSS, MoC, Funded by Digital Bharat Nidhi

\*National Optical Fibre Network (NOFN)-2011 → BharatNet-2015

1. **Phase-1 (2015-17):** 1 Lakh GP underground OFC internet
2. **Phase-2(2017-22):** All GP to have internet (OFC, Satellites)
3. **Phase-3(2023 onwards):** Covers 6.5 Lakhs Villages, 5G readiness, Bharatnet Udyami for Last mile connectivity of Village entrepreneurs

#### JAM TRINITY: THE FOUNDATION OF DIGITAL INDIA

The JAM Trinity — Jan Dhan, Aadhaar, and mobile connectivity — revolutionised financial inclusion and welfare delivery in India. It promotes formal banking system and access to Government services.

#### APPLICATION OF DIGITAL INDIA ACROSS SECTORS

1. STRATEGIC TECHNICAL CAPABILITIES
2. DIGITAL ECONOMIC INFRASTRUCTURE
3. CITIZEN SERVICE DELIVERY PLATFORMS
4. DIGITAL SYSTEMS FOR GOVERNANCE CAPACITY
5. EDUCATION AND SKILLING
6. HEALTH & NUTRITION ECOSYSTEM

प्रविष्टि तिथि: 11 AUG 2026 18:01 PM

*The Micro, Small and Medium Enterprises Development (Amendment) Bill, 2026, was passed by the Parliament in August 2026. It updates the existing MSMED Act, 2006 to align its provisions with the requirements of the MSME sector. The amendments seek to reduce payment-related constraints, make dispute resolution more time-bound and simplify compliance. Their broader objective is to facilitate the growth, development and competitiveness of MSMEs while promoting Ease of Doing Business.*



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**MCQs FOR PRACTICE**

**Question-1: Which of the following statements regarding UPI is correct?**

1. The actual transaction-switching software and core codebase managed by NPCI are closed-source and restricted.
2. UPI account for 85% of global digital transaction.
3. 50% of Indian digital transaction is through UPI.

**How many of the above statements are correct?**

- a. Only One
- b. Only Two
- c. Only Three
- d. None of these

**Question-2: Which of the following are considered as pillars under Digital India Programme?**

1. Infrastructure Development
2. Broadband Connectivity
3. Digital Service Delivery

**How many of the above statements are correct?**

- a. Only One
- b. Only Two
- c. Only Three
- d. None of these

**Question-3: With reference to the BharatNet project, consider the following statements:**

1. It is aimed at providing broadband connectivity to all Gram Panchayats (GPs) in the country.
2. The Ministry of Electronics and Information Technology (MeitY) is the nodal ministry of the project.
3. It is primarily funded through the Digital Bharat Nidhi (DBN).

**How many of the above statements are correct?**

- a. Only One
- b. Only Two
- c. Only Three
- d. None of these

**Question-4 [2022]: Consider the following:**

1. Aarogya Setu
2. CoWIN
3. DigiLocker
4. DIKSHA

**Which of the above are built on top of open-source digital platforms?**

- a. 1 and 2 only
- b. 2, 3 and 4 only
- c. 1, 3 and 4 only
- d. 1, 2, 3 and 4

**Question-5[2026]: Consider the following statements with respect the AI Impact Summit, 2026 held in New Delhi :**

1. The Summit's Intellectual framework was based on three foundational Sutras : People, Planning, and Progress.
2. The Preamble of the Summit Stresses Democratising AAI Resources, which acknowledges the charter for Democratic Diffusion locally relevant innovation and strengthen resilient AI ecosystem while respecting national laws.
3. The New Delhi Declaration On AI Impact was structured around seven Chakras (Pillars), Which included Access for Social Empowerment, AI for Science, and Secure and Trusted AI.

**Which of the statements given above is/are correct ?**

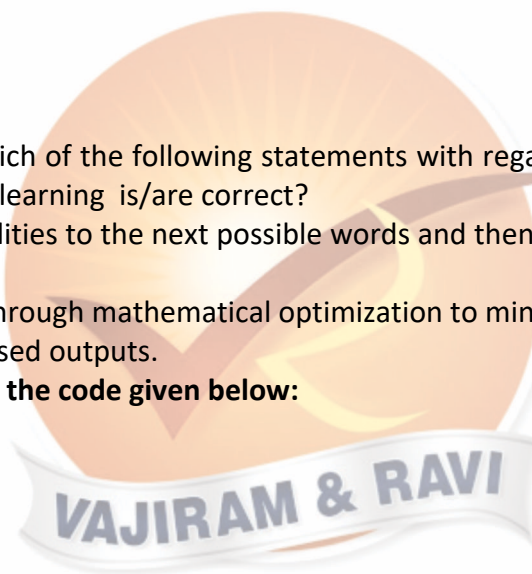
- a. 1,2&3
- b. 1&2 only
- c. 2&3 only
- d. 3 only

**Question-6 [2026]: Which of the following statements with regard to Large Language Models (LLMs) used in machine learning is/are correct?**

1. LLMs assign probabilities to the next possible words and then pick the one with the highest probability.
2. LLMs process data through mathematical optimization to minimise prediction errors.
3. LLMs produce unbiased outputs.

**Select the answer using the code given below:**

- a. 1 only
- b. 1 and 2 only
- c. 2 and 3 only
- d. 1, 2 and 3



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# **ECONOMICS MODULE**

for

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(Prelims & Mains)

# **2027**

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